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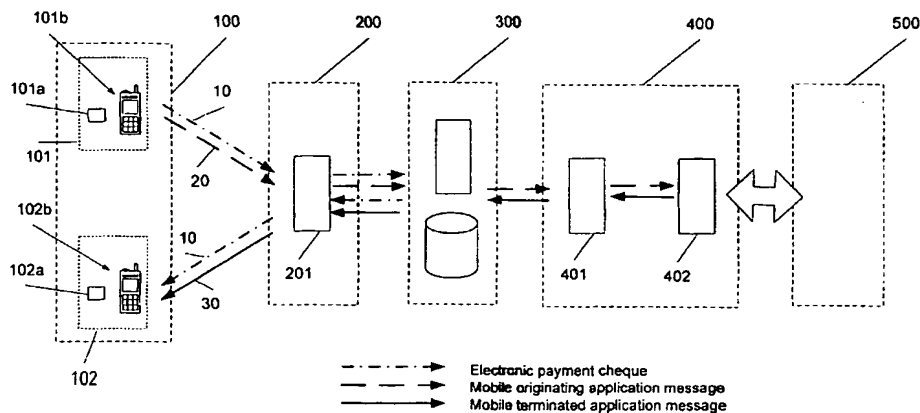
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(54) Title: A METHOD OF PROCESSING AN ELECTRONIC PAYMENT CHEQUE



(57) Abstract: The invention relates to processing an electronic payment cheque that relates to a transfer of an amount of money from an account of a first user in a first banking institute to an account of a second user in a second banking institute, which processing includes generating digital signatures by means of asymmetric encryption. The method comprises the following steps: • in a first SIM card, creating an electronic payment cheque and signing the electronic payment cheque with a first signature; • transmitting the signed electronic payment cheque to a second SIM card in a second mobile equipment of the second user; • in the second SIM card, additionally signing the electronic payment cheque with a second signature; • transmitting the thus signed electronic payment cheque to subsequently initiate a deposit of the amount of money in the electronic payment cheque into the account of the second user.

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